

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

IN RE:

MELISSA ANN STEVENS

CASE NO. 17-53430

CHAPTER 13

DEBTOR

JUDGE JOHN E. HOFFMAN JR.

---

**OBJECTION TO CONFIRMATION**

---

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Comes now Faye D. English, Chapter 13 Trustee and objects to confirmation of the plan and would show this Court that in the above-referenced case the Court should enter an order denying confirmation for the reasons set forth below and dismissing the case pursuant to 11 USC §1307(c) for the following:

- X The Chapter 13 Statement of Financial Affairs, Plan, Means Test, or Schedules must be amended to reflect the changes in the following areas: Plan payment does not match Schedule J disposable income. Plan base disclosed in Section 2.2 is incorrect. Debtor is above median income but only offering a 0.00% dividend to unsecured creditors. Plan proposes to pay USAA Federal Credit Union in full, but it appears the vehicle was purchased outside the 910 days prior to filing. Plan fails to provide adequate protection payments to USAA Federal Credit Union. Plan fails to disclose the real estate is Debtor's residence in Section 5.1.1. Plan fails to provide treatment for Verizon disclosed on Schedule G. Total claim amount for attorney fees disclosed in Plan does not match the amount on the Disclosure of Compensation. Plan fails to provide insurance information for the vehicle. Plan fails to disclose the plan was filed with the Petition or within seven (7) days thereafter on page 9. Schedule B fails to disclose a Dodge Ram, per 341 testimony. Statement of Financial Affairs #13 fails to describe the gift and disclose the date the gift was given.
- X Payments due pursuant to U.S.C. § 1326 (a)(1) and § 1325 (a)(2) have not been made. First payment needed.
- X The Plan does not meet the best interest test of 11 U.S.C. § 1325. Plan does not meet best interest: Calculated 100.00%. Proposed 0.00%.
- X Debtor has not filed a wage order.

X Documentation and timeline needed regarding the transfer of the tractor.

Wherefore, the Trustee prays the Court deny confirmation for the reasons set forth and the case be dismissed or converted to Chapter 7, whichever shall be determined in the creditor's best interest.

Dated: 7/10/2017

Respectfully submitted,

/s/ Faye D. English

Faye D. English  
Chapter 13 Trustee  
One Columbus  
10 West Broad St., Suite 900  
Columbus, OH 43215-3449  
Telephone: 614-420-2555  
Facsimile: 614-420-2550

<b>CERTIFICATE OF SERVICE</b>
-------------------------------

I hereby certify that a copy of the foregoing Objection To Confirmation was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** on 7/10/2017 addressed to:

Melissa Ann Stevens  
6011 Baker Road  
Athens, Oh 45701

/s/ Faye D. English

Faye D. English (0075557), Chapter 13 Trustee